



THE DAILY TIMES

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A STRONG PROTEST.

John A. Cooper, editor of the Canadian Courier and a prominent Conservative, comes out strongly in favor of Sir Wilfrid Laurier's naval policy.

RAILWAY EXPENDITURE.

During the fiscal year ending March 31 the total railway expenditure of the federal government was \$35,967,972.

PERMANENT POLICY.

Certain newspapers and members of parliament supporting Mr. Borden's naval programme are endeavoring to explain away some of the obscurity which surrounds the government's attitude.

IMPERIALISM.

There is a class of well-meaning persons in Great Britain and Canada who seemingly never retire at night without fearing that when they awake in the morning they will find the British Empire dissolved.

WADN'T TUMBLED TO IT.

There have been proposals that we should build up a great naval organization in Canada. In my humble opinion nothing of an effective character could be built up in this country within a quarter or perhaps half a century.

freedom of action is hampered in any way naturally follows that the bond is weakened.

The Imperial tie was not strengthened last September when reciprocity was rejected. On the contrary, the suspicion was engendered in the prairie provinces that Imperial connection was incompatible with the development of their material prosperity.

There is danger in all this tinkering. We must not encumber Imperial connection with weights that will strain it. The Empire has grown with the moral, social and economic advancement of its people.

RAILWAY EXPENDITURE.

During the fiscal year ending March 31 the total railway expenditure of the federal government was \$35,967,972.

Prior to and since confederation the Dominion government has expended on railways out of capital account the huge sum of \$285,000,000.

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BURN KIRK'S COAL

618 Yates Street and Esquimalt Road. Phones 212 and 139.

possesses, and which has been evolved and built up by centuries of the most searching experience and of the highest endeavor.

From the above it will be seen that Mr. Borden opposes a permanent Canadian navy for two reasons.

The report that the opposition will force an appeal to the country on the naval issue will cause a flutter among the boys.

Why should we introduce Banquo's ghost to the mayor, aldermen and aspirants to office at this festive period.

Suggested New Year resolutions: For Mayor Beckwith—"If I get in this time, I will never run again."

During the last half century two and a quarter million men were slaughtered on the battlefield.

J. Herrick McGregor's numerous friends were pleased to receive from him as a Christmas souvenir a neatly bound and well printed volume of prose and verse.

Victoria's future is very bright. Now give us a fleet unit, a big naval base and shipbuilding plant at Esquimalt and we will become one of the greatest ports on the continent.

Bonar Law says Canada's offer of three Dreadnoughts was the cause of General Botha's resignation as premier of South Africa.

WADN'T TUMBLED TO IT.

Grocer (who has lately joined the militia, practicing in shop—"Right, left, right, left, four paces to the rear, march!" (Falls down trapdoor into the cellar).

Desirable Gifts for the New Year

You'll be Pleased with Our Showing of New and Stylish Waists

BECAUSE it includes all the newest and best styles in all their variations, and the prices are what most women call remarkably low.

Women Will Delight in These Fine Gloves for the Dance

ONE good pair of gloves is worth two or more pairs of an indifferent nature. Get the best and you will be more than satisfied with your investment.

Swiss Underwear for Women

SEE them in the department, and you will agree that they are the style that many women will take a pleasure in wearing.

A SPECIALLY GOOD LINE OF White Flannelette Night Dresses, \$1.25

EVEN the out sizes as well as a full range of the regular sizes are to be had at this price, and there is such a wide assortment of styles to choose from that you are sure to find a line that will be a pleasure to wear.

Austrian China Tea Sets at \$6.75

HERE is a line of excellent China Tea Sets that deserve your special attention. There are thirty different patterns to choose from—all of the most artistic character.

Children's Sweater Coats

THERE are a very few garments that are as serviceable or comfortable for the smaller girls as a neat sweater coat, and there is no other style of garment that can be purchased at such an easy price.

Most Women Require These Items - Haberdashery Dept.

THE Haberdashery Department on the first floor is full of interesting articles that most women need, and need them badly at times.

INEXPENSIVE BUT DEPENDABLE CAMERAS

CAMERAS are usually associated with a great expense, but modern science has made it possible to manufacture neat and compact cameras that will take a fine picture, and still be sold at a wonderfully small price.

NEWS FROM THE LINEN DEPARTMENT

DAMASK TABLE SETS, consisting of 1 cloth, 2 yards square, and half a dozen good napkins, are to be had at, per set, \$3.50, \$7.50, \$5.75, \$4.50 and \$3.50.

MEN WILL LIKE THESE SLIPPERS

A PAIR OF GOOD SLIPPERS will go a long way to make a man feel comfortable and at home after a hard day's work.

Music From the "Kiss Waltz"

"The Waltz Lesson" and "Over the Blue Waters My Gondola Glides" are the two song hits in this opera, and the set of music includes the instrumental waltzes and other pieces.

David Spencer, Ltd.

ANNUAL MEETING UNION BANK OF CANADA HELD AT WINNIPEG, DECEMBER 17, 1912.

The 48th annual general meeting of the shareholders of the Union Bank of Canada was held at the banking house in Winnipeg on Tuesday, 17th December, 1912.

Table with 2 columns: Description and Amount. Includes sections for Profit and Loss Account, Balance at credit of account, and various dividends.

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During the year the head office of the bank was transferred from Quebec to Winnipeg.

Winnipeg, 17th December, 1912. The president, Mr. John Galt, addressed the meeting as follows:

The financial position and the net profits of the past year will, I trust, meet with your approval.

On July 1st the head office was removed from the city of Quebec to the city of Winnipeg.

The great growth of our institution is coincident with, and largely due to, the development of the west.

On the 31st of May, 1904, only eight and one-half years ago, when the present general manager took charge, our capital was \$2,500,000.

Speculation in Land.—A good deal has been said about speculation in land.

In conclusion, let me say that your directors feel the responsibility which rests upon them, that they will do their utmost to safeguard the interests of the shareholders and depositors.

The reasons for making the change in the head office have been fully explained by the President.

The wisdom of the course adopted has been always fully concurred in by me personally, and, indeed, its necessity had become very apparent during the past few years owing to the rapidly increasing volume of business transacted by the bank in these western provinces.

The President has given you some figures bearing on the general expansion of the bank's position during the past eight years.

It may, however, prove interesting to you to learn in this connection that whilst the bank had eighty-four branches in 1904, on the 30th of November, 1912, it had two hundred and eighty-five branches, and the number of officials employed had increased from 420 to 1,387 in the same period.

These figures must bear convincing testimony to the steady progress and expansion made in the past eight years.

Of these 201 new branches, 132 have been opened west of the Great Lakes.

Comparing the figures in the balance sheet, now under review, with those of November 30th, 1911, it will be noted that the deposits have increased by \$10,400,000, namely, from \$45,232,460.88 to \$55,632,460.88.

The subscribed capital stock has been fully paid up during the year, and now stands at \$5,000,000.

The rest account has been increased by \$243,000, bringing it up to \$3,300,000, or 66 per cent. of the paid-up capital of the bank.

The total assets are \$11,000,000 greater than in 1911. This is largely accounted for by the increase in the deposits above referred to.

Bearing in mind the exceptionally heavy expenses incurred during the year incident to the transfer of the head office from Quebec to Winnipeg, and to the opening of so many new branches, we are well satisfied with the result of the year's operations, namely, a net profit of slightly over 12 1/8 per cent. on the average capital paid up.

I may say that the full cost of opening a branch is written off at the end of the first half-year of its operations. This is a very heavy item in the aggregate when a number of branches are opened in any one year.

In the matter of steel chests alone, the bank has up to date invested more than \$350,000, all of which has been paid for out of its profits.

Coming to the assets, it will be seen that the holding of gold and government notes is \$700,000 more than last year, being additional cash reserves held against increased liabilities in the nature of larger deposits.

Notes and cheques on other banks in Canada whilst \$1,000,000 in excess of 1911, merely represent the daily accumulated items for exchange with other banks.

The additional \$700,000 due by agents in the United Kingdom pertains to money loaned in London by our branch there.

The bank has increased its holdings of government, municipal, railway, and other debentures and stocks during the year by \$1,000,000, and its loans and bills discounted current by \$9,000,000, bring these two items up to \$3,782,063.70 and \$45,015,074.74 respectively.

It was then moved by Mr. John Galt, seconded by Mr. William Price and Mr. R. T. Riley that the report of the directors now read, be adopted and distributed amongst the shareholders.



L. O. O. F. Meetings Next Week. Monday—Victoria lodge, No. 1. Thursday—Dominion lodge, No. 4.

General Relief Committee. Regular meeting of the relief committee will be held on Monday evening next at 8 o'clock.

The Christmas tree entertainment given by this lodge last evening was a very successful affair.

Columbia Lodge, No. 2. The Christmas tree entertainment given by this lodge last evening was a very successful affair.

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Liquid Sulphur CURES

RHEUMATISM, ECZEMA, STOMACH AND KIDNEY TROUBLES, SKIN DISEASES

WHY?

Because Liquid Sulphur is the greatest known blood purifier of the century.

Read These Facts

Almost every one has taken sulphur in some form or another. But is it known to you that sulphur in its powdered form cannot be assimilated into the blood through the stomach.

Get it to-day, You will be convinced

Try the Liquid Sulphur Baths, They Are Very Beneficial to the General Health.

CHACE & JACKSON Vancouver Winnipeg

Will Give \$500 to Sick Readers of the Times

Famous Scientist Who Originated the Now Wonderful "Home Treatment" Offers \$1.00 Package Free to Sick and Ailing

In order that every reader of the Times who may not have heard of this wonderful "Home Treatment" may have an opportunity to test this celebrated medicine...

Coupon CB-339 For Free Dollar Treatment

Form with fields for Name, Post Office, Street and No., Age, and a list of ailments to check off.

Demonstrates Why We Build and Sell More Houses IN THE BEST RESIDENTIAL DISTRICT IN VICTORIA. Bungalow on Linden Avenue, near Faithful street. Will be ready for occupation in a few days.

LOCAL IMPROVEMENT ASSESSMENT

TAKE NOTICE that the Corporation of the City of Victoria intends to pass a Local Improvement Assessment By-Law for each of the undermentioned streets, assessing upon the properties in the schedules hereinafter mentioned the sums of money for the length of time set opposite each said lot, as follows:

BY-LAW NO. 159

Moss Street, from Dallas Road to Richardson Street, Grading, Draining and Paving With an Asphaltic Pavement, and Constructing Permanent Sidewalks of Concrete, With Curbs, Gutters and Boulevards, on Both Sides of Said Street, Also Cost of Sewer Surface Drain and Water Connections.

Table with columns: NAME OF OWNER, Sub-division, Lot, Block, Section, Ft. Front, Rate Per Ft. Front, General Improvement, Sewer Connection, Surface Drain Connection, Water Connection, Total, 10 Years Annual Payment, Total 10 Years Payment.

BY-LAW NO. 123

Lighting Yates Street, from Blanchard Street to Cook Street, by Means of Electric Light Columns Bearing Branch Lights, and Constructing the Necessary Conduits for Carrying Wires Underground.

Table with columns: NAME OF OWNER, Lot, Block, Ft. Front, Rate Per Ft. Front, Total, 10 Years Annual Payment, Total 10 Years Payment.

BY-LAW NO. 118

View Street, from Blanchard Street to Cook Street, Underground Conduits and Cluster Lights.

Table with columns: NAME OF OWNER, Sub-division, Lot, Block, Ft. Front, Rate Per Ft. Front, Total, 10 Years Annual Payment, Total 10 Years Payment.

City's share

Total

BY-LAW NO. 128

Grading Draining and Paving With an Asphaltic Pavement, Yates Street, Between Cook Street and Fort Street (Roadway 50 Feet Wide Between Curbs) Including Cost of Sewer Surface Drain and Water Laterals, and Moving Poles if Necessary.

Table with columns: NAME OF OWNER, Lot, Block, Section, Ft. Front, Rate Per Ft. Front, General Improvements, Sewer Connections, Surface Drain Connections, Water Connections, Total, 10 Years Annual Payment, Total 10 Years Payment. Lists numerous property owners and their respective costs.

BY-LAW NO. 61

Lighting Fort Street from Douglas Street to Cook Street by Means of Electric Light Columns Bearing Branch Lights and Constructing the Necessary Conduits for Carrying the Wiring Thereof Underground.

Table with columns: NAME OF OWNER, Lot, Block, Ft. Front, Rate Per Ft. Front, Total, 10 Years Annual Payment, Total 10 Years Payment. Lists property owners along Fort Street and their lighting costs.

BY-LAW NO. 204

Camosun Street, from Pandora Avenue to Yates Street, Grading Draining and Paving With an Asphaltic Pavement, Constructing Curbs and Gutters on Both Sides of Said Street, Also Sewer Surface Drain and Water Laterals.

Table with columns: NAME OF OWNER, Lot, Block, Section, Ft. Front, Rate Per Ft. Front, General Improvements, Sewer Connections, Surface Drain Connections, Water Connections, Total, 10 Years Annual Payment, Total 10 Years Payment. Lists property owners along Camosun Street.

BY-LAW NO. 213

Grading, Draining and Paving With a Light Standard Asphalt Pavement, Topaz Avenue, from Douglas Street to Rose Street, and Constructing Curbs and Gutters on Both Sides of Said Avenue, Also Lateral Connections to Sewers, Surface Drains and Water Mains.

Table with columns: NAME OF OWNER, Lot, Block, Section, Ft. Front, Rate Per Ft. Front, General Improvements, Sewer Connections, Surface Drain Connections, Water Connections, Total, 10 Years Annual Payment, Total 10 Years Payment. Lists property owners along Topaz Avenue.

BY-LAW NO. 371

Lighting Broughton Street, from Douglas Street to Quadra Street, by Means of Electric Light Columns Bearing Branch Lights, and Constructing the Necessary Conduits for Carrying the Wires Underground.

Table with columns: NAME OF OWNER, Lot, Block, Ft. Front, Rate Per Ft. Front, Total, 10 Years Annual Payment, Total 10 Years Payment. Lists property owners along Broughton Street.

BY-LAW NO. 242

Richmond Avenue, from Fort Street to Oak Bay Avenue, Grading, Draining and Paving With an Asphaltic Pavement, Constructing Surface Drains and all Necessary Lateral Connections to Sewers, Surface Drains and Water Mains.

Table with columns: NAME OF OWNER, L.M., Block, Section, Ft. Front, Rate Per Ft. Front, General Improvements, Sewer Connections, Surface Drains, Water Connections, Total, 10 Years Annual Payment, Total 10 Yrs. Adv. Payment. Lists various property owners and their respective charges.

BY-LAW NO. 163 Lighting Blanchard Street, from Fort Street to Pandora Avenue, by Means of Electric Light Columns Bearing Branch Lights and Constructing the Necessary Conduits for Carrying all Wires Underground.

Table with columns: NAME OF OWNER, L.M., Block, Ft. Front, Rate Per Ft. Front, Total, 10 Years Annual Payment, Total 10 Yrs. Adv. Payment. Lists property owners for Blanchard Street lighting.

BY-LAW NO. 263 Lighting Vancouver Street, from Pandora Avenue to Fort Street, by Means of Electric Light Columns Bearing Cluster Lights, and Constructing the Necessary Conduits for Carrying Wires Underground.

Table with columns: NAME OF OWNER, L.M., Block, Ft. Front, Rate Per Ft. Front, Total, 10 Years Annual Payment, Total 10 Yrs. Adv. Payment. Lists property owners for Vancouver Street lighting.

BY-LAW NO. 161 Lighting Blanchard Street, from Fort Street to Courtney Street, by Means of Electric Light Columns Bearing Cluster Lights, and Constructing the Necessary Conduits for Carrying Wires Underground.

Table with columns: NAME OF OWNER, L.M., Block, Ft. Front, Rate Per Ft. Front, Total, 10 Years Annual Payment, Total 10 Yrs. Adv. Payment. Lists property owners for Blanchard Street lighting.

AND FURTHER take notice that the Court of Revision for the trial of complaints and appeals against the assessment so proposed to be made, will be held on Thursday, February 6, 1913, at the hour of 10 o'clock in the forenoon, at the Council Chamber, in the City Hall, corner of Douglas and Pandora streets, in the City of Victoria, British Columbia, and any notice of appeal from each intended assessment must be served upon the undersigned at least eight days prior to such sittings.

NOTICE The water will be turned off from 12, midnight, until 5 a.m. until further notice. C. H. RUST, Water Commissioner.

Act, will sit in the Council Chamber, City Hall, on Tuesday, the 10th day of December, 1912, at 10 a. m. for the purpose of correcting and revising the said list, with power to hear and to determine any application to strike out the name of any person which has been improperly placed thereon, or to place on such list the name of any person improperly omitted therefrom.

FOR SALE \$5,500 Six room house, modern, with cement basement, furnace and laundry tubs, with clear title of a lot in city limits. Part payment, balance can be arranged. APPLY OWNERS, 46 Johnson St.

POWER OFF IN CITY EARLY THIS MORNING

Number of Slight Mishaps to Plant Due to Fierce Snow-storm and Gales

The electric power was off in the city for a short time this morning. At 8 o'clock when the street cars were bringing in their loads of city workers from the outlying points, the power suddenly failed, and the cars were left standing in the streets while their passengers disgorged into the streets and wended their way on foot to their respective destinations.

LABOR COMMISSION SITS HERE JANUARY 14

Opening Session Set for Capital-Dates and Places of Hearings Set Down

The provincial labor commission held its organization meeting here this morning, all the members being present. The following dates and places were decided upon for the taking of evidence: Victoria, Tuesday and Wednesday, January 14 and 15; Vancouver, Friday and Saturday, January 17 and 18; New Westminster, Monday, January 20; Kamloops, Wednesday, January 22; Salmon Arm, Thursday, January 23; Revelstoke, Friday, January 24. Other dates will be announced later.

IS WILLING TO GIVE PERFORMANCE

VALESKA SURATT HAS REPLIED TO THE TIMES

"My Spirits Were Broken and It Was Impossible for me to Continue," Says Actress

In connection with the curtailed performance of the "Kiss Waltz" at the Victoria theatre on Thursday evening, the Times has received a wire from Valeska Suratt, in which she regrets the fact that the entire performance did not take place, owing to the fact that the scenery and equipment were not all present.

WATERWORKS REPORT WILL BE SUBMITTED

At City Council Meeting on Monday—Rescinds Resolution of Prohibition

At the meeting of the city council on Monday evening the resolution prohibiting the issue of a building permit to the trustees of the First Baptist church for their new building on Fisgard street will be rescinded, and a permit will be authorized, providing

B. C. LOAN BLOCK PERMIT IS ISSUED

Quarter Million Dollar Building on Douglas to Be Built by Sound Construction Co.

The building permit for the British Columbia Permanent Loan Company's structure on the corner of Douglas street and Johnson street was issued at the building inspector's office this morning, and is for a total of \$250,000. This covers the permits for the month to a sufficient figure to make the total for the twelve months over eight million dollars value.

FOR RENT STORE 543 Johnson Street, formerly occupied by the Toronto Clothing House. APPLY Victoria Bargain Clothing House 1419-21 DOUGLAS STREET

Let Us Show You One of These Victoria Avenue Wascana Street Aubutus Street Island Investment Company, Ltd. Branch Offices, 510-515 Rogers Block, Vancouver, B. C., and London, England. WE WRITE FIRE INSURANCE.

The Original and Only Genuine Beware of Imitations Sold on the Merits of MINARD'S LINIMENT The Torments of the Deaf ADVERTISE IN THE TIMES



"Naughty Marietta." Florence Webber and a company of sixty in "Naughty Marietta" form one of the most promising musical attractions to be seen here this year.



ETTA HAMSWORTH Who appears in the "Bonnie Briar Bush," at the Princess Theatre next week.

Etta comes to the Victoria Theatre on January 13.

David Warfield Coming.

David Warfield's character in David Belasco's new play, "The Return of Peter Grimm," which is to be seen at the Victoria Theatre on January 16, is said to be the most remarkable achievement of his career.



DAVID WARFIELD, IN "THE RETURN OF PETER GRIMM," AT VICTORIA THEATRE, JANUARY 16.

ments, David Warfield has climbed a long step higher in his "Peter Grimm."

Princess Theatre.

Mr. Dave Williams, of the Williams Players, makes the announcement of the staging of "The Bonnie Briar Bush" next week at the Princess with a great deal of pleasure.

The plot of the sketch tells the story of a profligate husband who is subject to fits, in one of which he is pronounced dead. He comes to consciousness to hear his wife talking to another.

Empress Theatre.

A farce comedy sketch set heads the bill provided for the New Year's bill at the Empress theatre. It is entitled "I Died," and played by a cast of four, headed by James Rennie.

Hele and Gerard offer an amusing skit, which is billed as "The Yankee and the Swede." They have an amusing combination of dialogue, dancing

and music. Girard's characterization of the Swede is humorous. Both men have good voices. Alexander's Ragtime Band, as Ole Olson, would have sung it, is one of the hits of their act.

Recitals of Note.

That Corinne Rider-Kelsey and Claude Cunningham by their intelligent insight into things artistic in America, have done much for the cause of music in this country, there can be no doubt.

Madame Rider-Kelsey



MADAME RIDER-KELSEY

The enthusiasm with which these gifted artists are received contains a lesson for the young singers who are satisfied with "well enough."

from the box office window," with every indication that it might continue so doing for another three months.

A Musical Fantasy.

The first performance on any stage of "Somewhere Else" place in Utica, N. Y., on Christmas Day. "Somewhere Else" is Henry W. Savage's particular novelty for this season.

Germany has a fine body of school teachers

I have visited scores of all sorts of schools all over Germany, from a peasant common school in Posen up to that last touch in education, the schools in Charlottenburg, the Schulpforta Academy, and such a private boys' school as Die Schulerheim-Kolonie des Arndt-Gymnasiums in the Grunewald near Berlin.

They keep the whole system in the pink of condition.

Their singular curative properties discovered by an Indian tribe—introduced to civilization nearly a century ago—compounded since 1857 in the Cramstock Laboratories at Brockville, Ontario.

Dr. Morse's Indian Root Pills

have a remarkable record for consistently curing constipation, biliousness and indigestion, purifying the blood, banishing headaches and clearing the skin.

25c. a box everywhere.

What's wrong, queried Mr. Higgins. "Oh, everything!" groaned Mr. Biggins. "You remember my scheme for

protecting his house against burglars during his absence from home, but in spite of that his friend, Mr. Higgins, met him recently looking very downcast.

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COWAN'S PERFECTION COCOA. A MUSCLE-BUILDING FOOD. Growing youngsters work hard. They need food that is nourishing—food that satisfies the hunger and digests easily.



The House at the Top. WE ARE the house on the hilltop of quality—whatever is best in fine clothing you will find in Semi-ready Tailoring.

MEARNS & FULLER, Corner View and Douglas Streets

WORK THIS PUZZLE! SEND NO MONEY!! MON WANNON \$50 CASH PRIZE. ALSO A PRIZE OF \$10 for NEATEST SOLUTION.

New Year Gifts. Those who were overlooked at Christmas can be remembered by visiting us and selecting useful articles such as—Brass Vases, Brass Jardinieres, Ivory Goods, Silverware, Silks.

LEE DYE & CO. 715 View Street, Just Above Douglas. Phone 4152

